Doc code: IDS Doc description: Information Disclosure Statement (IDS) Filed

PTO/SB/08a (11-08)
Approved for use through 12/31/2008. OMB 0651-0031
Formation Disclosure Statement (IDS) Filed
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

	Application Number		10695413	
	Filing Date		2003-10-27	
INFORMATION DISCLOSURE	First Named Inventor Cheryl		yl Phillips	
(Not for submission under 37 CFR 1.99)	Art Unit		3696	
(Not for Submission under or of K 1.00)	Examiner Name Chia		a-Yi Liu	
	Attorney Docket Number		34250-1175	

				U.S.I	PATENTS	Remove
Examiner Initial*	Cite No	Patent Number	Kind Code ¹	Issue Date	Name of Patentee or Applicant of cited Document	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear
	1	5237159		1993-08-17	Stephens, et al.	
	2	5444616		1995-08-22	Nair, et al.	
	3	5691524		1997-11-25	Josephson	
	4	5703344		1997-12-30	Bezy, et al.	
	5	5801366		1998-09-01	Funk, et al.	
	6	5848400		1998-12-08	Chang	
	7	5848412		1998-12-08	Rowland, et al.	
	8	5991758		1999-11-23	Eliard	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number		10695413
Filing Date		2003-10-27
First Named Inventor Chery		/l Phillips
Art Unit		3696
Examiner Name Chia-		Yi Liu
Attorney Docket Number		34250-1175

9	6059185	2000-05-09	Funk, et al.	
10	6097834	2000-08-01	Krouse, et al.	
11	6117011	2000-09-12	Lvov	
12	7062463	2006-06-01	Кпарр	
13	7070092	2006-07-04	Phillips, et al.	
14	7124936	2006-10-01	Templeton, et al.	
15	7257246	2007-08-14	Brodie, et al.	
16	7324960	2008-01-29	Enoki, et al.	
17	6189785	2001-02-20	Lowery	
18	6581043	2003-06-17	Wallin, et al.	
19	6644546	2003-11-11	George, et al.	

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number		10695413
Filing Date		2003-10-27
First Named Inventor	Chery	l Phillips
Art Unit		3696
Examiner Name	Chia-	Yi Liu
Attorney Docket Number		34250-1175

If you wish to add additional U.S. Patent citation information please click the Add button. Add										
U.S.PATENT APPLICATION PUBLICATIONS Remove										
Examiner Initial*	Cite No	Publication Number	Kind Code ¹	Publica	ublication Name of Patentee or App of cited Document		entee or Applicant	Pages,Columns,Lines where Relevant Passages or Relevant Figures Appear		
	1	20020032645		2002-03	-14	Nozaki				
	2	20030033252		2003-02	-13	Buttridge, et al.				
	3	20030187796		2003-10	-01	O1 Swift, et al.				
	4	20050091130		2005-04-28		Phillips, et al.				
	5	20050097050		2005-05	-01	Orcutt				
	6	20030130919		2003-07	-10	Templeton, et al.				
If you wish	n to ac	ld additional U.S. Publi	shed Ap	plication	citation	information p	lease click the Add	d button	. Add	
				FOREIC	N PAT	ENT DOCUM	ENTS		Remove	
Examiner Initial*	Cite No	Foreign Document Number ³	Country Code ²	-		Publication Date	Name of Patentee Applicant of cited Document	I Whate Relevant		t elevant
	1									
If you wish to add additional Foreign Patent Document citation information please click the Add button Add										
NON-PATENT LITERATURE DOCUMENTS Remove										

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Not for submission under 37 CFR 1.99)

Application Number		10695413
Filing Date		2003-10-27
First Named Inventor	Chery	Phillips
Art Unit		3696
Examiner Name	Chia-	Yi Liu
Attorney Docket Number		34250-1175

Examiner Initials*	Cite No	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc), date, pages(s), volume-issue number(s), publisher, city and/or country where published.							
	1	Supp	Supplemental Disclosure under 37 CFR 1.56 dated April 3, 2009, filed for Serial No. 10/695,413.						
	2		VOSE, MARK, NACHA-ARC Check Truncation Rules, 3 pages, 2002. Down loaded on 30 August 2008 from http://www.digitalcheck.com/pdf/NACHA_ARC_Check_Truncation_Rules.pdf						
	3		Federal Reserve System, 12 CFR 205, Regulation E; Docket No. R-1074, 22 pages, 1 January 2002. Downloaded on 18 February 2009 from http://www.federalreserve.gov/boarddocs/press/boardacts/2001/20010313/attachment.pdf.						
	4	Herd	HERD, MICHAEL, and SHAW, DEBORAH: NACHA E-check rules:-News, New Release on 13 March 2002 by Michael Herd and Deborah Shaw of NACHA.org, 2 pages, 13 March 2002. Downloaded on 18 February 2009 from http://www.nacha.org/news/pressreleases/2002/PRO3I302.htm.						
If you wis	h to ac	dd add	ditional non-patent literature document citation information pl	lease click the Add b	outton Add	•			
			EXAMINER SIGNATURE						
Examiner	Signa	iture		Date Considered					
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through a citation if not in conformance and not considered. Include copy of this form with next communication to applicant.									
¹ See Kind Codes of USPTO Patent Documents at <u>www.USPTO.GOV</u> or MPEP 901.04. ² Enter office that issued the document, by the two-letter code (WIPO Standard ST.3). ³ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁴ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁵ Applicant is to place a check mark here if English language translation is attached.									